

## Register results

The following regulations have been issued by Federal agencies. They have all previously been summarized in CONSUMER REGISTER as proposals. The extent of consumer comment on the items is reported when such information is available.

- Effective July 1, Treasury Dept.'s Bureau of Alcohol, Tobacco & Firearms (ATF) will amend its regulations to require all firearms dealers to report the sale of 2 or more revolvers & pistols to an unlicensed person within any 5 consecutive workdays. ATF received 20 comments from the public which were equally divided in favor of & opposed to the amendment. Details—*Federal Register*: May 2, page 19201; Feb. 19, page 7098. CONSUMER REGISTER: March 15.

- Beginning June 16, Federal Home Loan Bank Board (FHLBB) will require Federal-charter savings & loan associations to pay interest on escrow accounts if state-charter savings & loan associations are required by state laws to pay interest. An escrow account is money that has been collected monthly as part of a mortgage payment for use in paying fire insurance premiums, taxes & other expenses. Present regulations make no provision for or against interest on escrow accounts. Details—*Federal Register*: May 14, page 20942; Jan. 31, page 4661. CONSUMER REGISTER: Feb. 15.

## Vehicle identification numbers

National Highway Traffic Safety Administration (NHTSA) has reported how consumers can get vehicle identification numbers (VINs) of cars subject to defect notification & recall campaigns.

NHTSA has developed a computerized program that will maintain a VIN information system designed to give information, when requested, for (1) individual vehicles & (2) recall campaigns. Any consumer wishing to verify the recall status for individual vehicles should send the following information to Office of Consumer Services, National Highway Traffic Safety Administration, Washington, DC 20590:

- Name & address of person making the request.
- Maker of vehicle.
- VIN of vehicle.

Recall campaign method is for consumers who want to know VINs of vehicles subject to a particular campaign which have not been corrected. Send following information to address listed above:

- Name & address of person making request.
- Maker of vehicle.
- Recall campaign number.

Transportation Dept. has published a schedule of fees to cover the cost of reproducing the requested documents although there will be no charge for consumers who want VIN information on a single vehicle.

Details—*Federal Register*: April 24, page 18025; May 17, 1972, page 9783. CONSUMER REGISTER: June 15, 1972.

## Credit practices—banks

June 10 is deadline for comments on Federal Reserve System's (Fed) proposal to protect consumers from unfair credit practices in getting bank loans.

Proposed rules are almost identical to the rules proposed last month by Federal Trade Commission (FTC) for finance companies & other lenders. By law, whenever FTC adopts a rule prohibiting unfair or deceptive practices, the Fed must adopt similar rules unless the Fed finds such implementation is not necessary. [See CON-

SUMER REGISTER, May 15, for specific unfair credit practices that are prohibited.]

Included in the rules are provisions for (1) prohibiting creditors from calling a borrower's employer about a loan; (2) attorneys' fees that may be charged for collecting a debt; (3) wage assignments; (4) interest rates that may be charged for late payments; (5) telling co-signers just how obligated they are when the borrower defaults.

Details—*Federal Register*: May 5, page 19495; April 11, page 16347. CONSUMER REGISTER: May 15. Send comments to Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551. It is also recommended that copies of comments be sent to Special Assistant Director for Rulemaking, Federal Trade Commission, Washington, DC 20580.

## Equal credit opportunity

June 30 is deadline for comments on Federal Reserve System's (Fed) proposal to make sure that credit is not denied to anyone solely on the basis of sex or marital status. Proposed regulations are designed to implement the Equal Credit Opportunity Act which will become effective Oct. 28. [On Dec. 17, 1974, Federal Home Loan Bank Board (FHLBB) issued regulations prohibiting discrimination on the basis of sex in connection with making mortgage loans. See CONSUMER REGISTER: Feb. 15.]

Under the proposed regulations, which apply to all creditors—individuals, businesses & government—prohibited practices include:

- Asking the sex of the applicant.
- Asking an applicant about use of birth control or intentions of having children in the future.
- Applying different standards of creditworthiness on the basis of sex or marital status of the principal supporter of a family.
- Terminating credit or imposing new credit conditions on an existing account just because an applicant's marital status has changed if there is no evidence of an unfavorable change in the applicant's financial status. (For example, a woman who separates from her husband would still be eligible for credit if other circumstances do not affect her ability to pay her bills.)

- Requiring the signature of a spouse or other person on an application for credit if the actual applicant is creditworthy without such a signature.

- Using a "scoring" system for credit applicants that would automatically give more points to a married person than an unmarried or separated person.

In addition, creditors must (1) open separate accounts for qualified married applicants who request those accounts; (2) act on a credit application without delay; & (3) explain why an applicant has been denied credit.

A creditor may reevaluate existing accounts to determine whether applicant's financial circumstances have changed—& may terminate or change credit conditions when warranted by creditor's standards of creditworthiness as long as the same policy is applied to both sexes. Some of these circumstances are: (1) change in applicant's marital status; (2) bankruptcy of applicant's spouse; & (3) denial of responsibility for an account by any person liable for paying the account.

Regulations do not supersede state laws that have community property provisions or laws that hold a person responsible for his spouse's debts.

Details—*Federal Register*: April 25, page 18183. Send comments to Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551.

## Poverty guidelines

Effective July 1, Agriculture Dept.'s Food & Nutrition Service (FNS) set income poverty guidelines for the use of states to determine who is eligible for free & reduced-price meals under breakfast, lunch & milk programs administered by FNS.

FNS is in charge of the food assistance programs at the Federal, state & local levels. These programs are designed to improve the nutrition of children, especially those from low-income families.

The guidelines are published every year, & under the School Lunch Act & Child Nutrition Act participating schools must serve free meals & free milk to all children from families whose incomes are at or below the income levels set by the guidelines. State guidelines may not be lower than the national levels but can be up to 25% higher for free milk & meals & up to 75% higher for reduced-price meals.

This is how the plan works: Agriculture may set a guideline of \$5,010, for example, for a family of 4 in 48 states, District of Columbia & territories—excluding Alaska, Hawaii & Guam which have higher minimum levels. This means children from any family with an income no higher than \$5,010 must be served free milk & meals or reduced-price meals. (Eligible families must first apply for the meals & milk.) State guidelines must be set no lower than this minimum figure—\$5,010—but no more than 25% higher (\$6,260) for free meals & milk &

no more than 75% higher (\$8,770) for reduced-price meals.

The new guidelines are about 11% higher than those for the 1974-75 school year.

Details—*Federal Register*: May 1, page 19028.

## Sex discrimination

Housing & Urban Development Dept. (HUD) has added the word "sex" to its Equal Housing Opportunity regulations prohibiting discrimination on the basis of race, color, religion or national origin in home financing under HUD's jurisdiction. The amendments reflect the extended coverage of Title VIII of the Civil Rights Act of 1968 (Public Law 90-284) as amended, by the Housing & Community Development Act of 1974 (P.L. 93-383).

Similar regulations were issued by Federal Home Loan Bank Board (FHLBB) on Dec. 17, 1974. See CONSUMER REGISTER: Feb. 15.

Details—*Federal Register*: May 8, page 20079. CONSUMER NEWS: Sept. 15, 1974.

## Cribs

July 8 is deadline for comments on Consumer Product Safety Commission's (CPSC) proposal to ban hazardous non-full-size cribs & to establish safety requirements for non-full-size cribs. Included in this category are portable cribs (usually collapsible), crib-pens (with removable & adjustable legs), specialty cribs (unconventionally shaped, using special mattresses), & undersize & oversize cribs.

CPSC has already established requirements for full-size cribs; but non-full-size cribs were not included in the safety standards because CPSC needed more technical information on those cribs.

Included in the proposal are specifications for crib-side height, spacing of slats & corner posts, hardware, mattresses, assembly instructions, cautionary statements & recordkeeping.

Details—*Federal Register*: May 9, page 20297; Dec. 28, 1973, page 35454; Nov. 21, 1973, page 32129; April 13, 1973, page 9312. CONSUMER NEWS: March 15, 1973. CONSUMER REGISTER: Feb. 1 & Jan 1, 1974; May 1, 1973. Send comments to Secretary, Consumer Product Safety Commission, Washington, DC 20207.

This listing, prepared by Marion Q. Ciaccio, is intended only as summary coverage of selected *Federal Register* items deemed of particular interest to consumers, & it does not affect the legal status or effect of any document required or authorized to be published pursuant to Section 5 of Federal Register Act as amended, 44 U.S.C. 1505. *Federal Register* is published Monday through Friday (except Federal Government holidays) by Office of the Federal Register, National Archives & Records Service, General Services Administration. Subscription is \$5 a month or \$45 a year & may be ordered from Superintendent of Documents, Government Printing Office, Washington, DC 20402. Superintendent also sells copies of *Federal Register* for 75¢ each. Free copies of *Federal Register* may be available in libraries.

## For you

These forms are for you to use, if you wish, in commenting on any Federal agency proposal summarized in CONSUMER REGISTER. Of course, if you cannot get your comments on the front & back of a form, feel free to continue your comments on additional paper.

Send comment forms to addresses listed in the summaries.

CONSUMER NEWS is publishing these forms in cooperation with Food & Drug Administration (FDA).

## Rate Register

### Planes

• On May 12, American Airlines asked Civil Aeronautics Board (CAB) to approve a 6% increase on all of its domestic air fares, beginning July 1. In addition, American has asked that last year's 4% air fare boost for all airlines that began last November be extended beyond the scheduled expiration date of June 30. American's request is similar to Trans World Airlines' (TWA) application for a 5% increase, but, unlike TWA, American is not asking for a domestic subsidy [RATE REGISTER: May 1].

American says the increases are needed because of higher fuel & other costs.

Consumers may comment on the proposed increase by writing—as soon as possible—to Civil Aeronautics Board, Universal Bldg., Washington, DC 20428.

• On May 15, Civil Aeronautics Board (CAB) approved for one year Allegheny Airlines' "liberty fares" plan to permit passengers traveling on Allegheny's system to fly as much as they want to for up to 3 weeks for a single fare. Under the plan, a passenger may buy a ticket for \$119 that allows him unlimited travel for a maximum of 7 days. A ticket for \$138 is good for a maximum of 14 days, & a ticket for \$166 is good for a maximum of 21 days. All prices are plus tax, & children are charged one-half of the adult fare.

Some restrictions are:

• Stopovers may not be made more than once at the same point.  
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Clip this form, fill in blanks, write your comments & mail to agency noted in CONSUMER REGISTER item.

This is my opinion on (title of item in CONSUMER REGISTER) \_\_\_\_\_

by (name of agency) \_\_\_\_\_

published in *Federal Register* on (date) \_\_\_\_\_ on (page) \_\_\_\_\_

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### Rate Register

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- Original departure city may not be included on any flight except for the final return trip, or for connecting purposes.
- Travelers must stay away at least 3 days.
- All weekday flights must leave before noon, but there is no such restriction on weekends.
- Tickets must be bought 7 days in advance.

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